Case 15-20875 Doc 1 Filed 06/16/15  B1 (Official Form 1) (04/13) Document	Entered 06/16/15 14	:32:25 Desc Main
United States Bankruptcy Co	ourt	Voluntary Petition
Northern District of Illinois Eastern	Division	Voluntary 1 ention
Name of Debtor (if individual, enter Last, First, Middle):	Name of Joint Debtor (Spouse) (Last, Fire	st, Middle)
Tholl, Terry Victor		
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):	All Other Names used by the Joint Debt maiden and trade names):	or in the last 8 years (include married,

	Т	holl, Te	erry Vic	tor								
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):					All Oth maider	er Names use and trade nar	d by the Joint Demes):	ebtor in the last 8	years (includ	de married,		
Last four digits of S (if more than one, s		ndividual-Taxpa		) No./Comp	lete EIN			r digits of Soc. than one, state		al-Taxpayer I.D.	(ITIN) No./Co	omplete EIN
Street Address of 7 Olive St	,	Street, City, a	ind State):			;	Street A	Address of Join	nt Debtor (No. &	Street, City, and	State):	
Minooka I	L				60447							
County of Residen	nce or of the F	·	of Business:			1	County	of Residence	or of the Principa	al Place of Busin	ess:	
Mailing Address of	f Debtor (if dif	ferent from stre	eet address)			1	Mailing	Address of Joi	int Debtor (if diffe	erent from street	address):	
,												
Location of Princip	al Assets of E	Business Debto	or (if different f	rom street a	address above):							
7		or (Form of Orga	ınization)			neck <b>on</b>		s		Chapter of Bar Which the Petitio		
	l (includes Joi it D on page 2 d				☐ Single Asse	t Real I	Estate		■ Chapter ■ Chapter	_ <b>⊔</b> Cha		ion for Recognition n Proceeding
☐ Corporati	ion (includes l	LLC & LLP)			defined in 1°	1 U.S.0	C §101	(51B)	☐ Chapter	11 _		•
☐ Partnersh	nip				☐ Stockbroker☐ Commodity				☐ Chapter☐ Chapter☐		•	ion for Recognition nmain Proceeding
		one of the above te type of entity			☐ Clearing Bar							
	Chapt	er 15 Debtors			Tax-l		t Entity			Nature of D	ebts (Check o	ne Box)
Country of debtor's	center of ma	in interests:			☐ Debtor is a t		applicabl	e. <i>)</i>		primarily consur		☐ Debts are
Each country in wh	-	proceeding by,	regarding, or	_	organization	under s Code	under Title 26 of the § 101(8) as "incurred by an s Code (the Internal individual primarily for a personal,		n ersonal,	primarily business debts.		
		Filing Fee (	Check one box)			Ť				hapter 11 Debto		
Filing Fee atta	ched						□ D		tor is a small business debtor as defined in 11 U.S.C. § 101(51D) tor is not a small business debtor as defined in 11 U.S.C. § 101(51D)			, ,
Filing Fee to b signed applica		` ' ' '		,		C	Check in		ate noncontinge	nt liquidated deb	ts (excluding	debts owed to
unable to pay			, 0				in o	siders or affl n 4/01/13 and	liates) are less the ver theree year	ian \$2,343,300. ( s <i>thereafter).</i>	(amount subj	iect to adjustment
Filing Fee way			•		,			all applicable plan is being f	boxes: filed with this pet	ition.		
										licited prepetition 11 U.S.C. § 112		f more classes
	ites that funds	will be availab	roperty is exclu		cured credtiors. dministrative expe	nses p	aid, the	ere will be no			This space	is for court use only24.00
Estimated Number of	of Creditors											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000		25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets											1	
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	1 \$10,000,001 to \$50	\$50,00 to \$100	0	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities	· _		million	million	million	million		million			1	
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00		\$50,00		\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million		to \$500 million	to \$1billion	\$1 billion		

Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 52 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) **Terry Victor Tholl** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Brent Lee Ingram Dated: 06/13/2015 **Brent Lee Ingram Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

PFG Record # 616613 B1 (Official Form 1) (1/08) Page 2 of 3

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

**Terry Victor Tholl** 

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### /s/ Terry Victor Tholl

### **Terry Victor Tholl**

Dated: 06/13/2015

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### Signature of Attorney

### /s/ Brent Lee Ingram

Signature of Attorney for Debtor(s)

### **Brent Lee Ingram**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 06/13/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankrutpcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 616613 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main Document Page 4 of 52

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Terry Victor Tholl
Date	d: 06/13/2015 /s/ Terry Victor Tholl
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 616613 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.  3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]  If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  Disability. (Defined in 11 U.S.C. §		1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
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does not apply in this district.		Active military duty in a military combat zone.
I certify under penalty of perjury that the information provided above is true and correct.		
	l cer	tify under penalty of perjury that the information provided above is true and correct.

Record # 616613

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

Case No.
Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$4,133	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$600	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$59,761	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,940
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,890
TOTALS			\$4,133 TOTAL ASSETS	\$60,361 TOTAL LIABILITIES	

Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main Document Page 7 of 52

B6 Summary (Official Form 6 - Summary) (12/14)

In re

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

Case No.
Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical purposes only under 28 U.S.C § 159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,940.20
Average Expenses (from Schedule J, Line 18)	\$2,890.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$3,981.46

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$600.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$59,761.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$60,361.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Terry Victor Tholl / Debtor

Bankruptc	v Docket #:
-----------	-------------

Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	rket Value of Real	⊥ Property	\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 616613

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Ban	kru	ptcy	Doc	ket:	#:
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Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with -Chase		\$50
03. Security Deposits with public utilities,	X			
telephone companies, landlords and others.  04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans		\$750
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel		Necessary wearing apparel.		\$50
07. Furs and jewelry.		Watch		\$50
08. Firearms and sports, photographic, and other hobby equipment.	X			

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# Document Page 10 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Terry Victor Tholl / Debtor** 

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X									
10. Annuities. Itemize and name each issuer.	X									
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X									
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X									
13. Stocks and interests in incorporated and unincorporated businesses.	X									
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X									
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
16. Accounts receivable	X									
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X									
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X									
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X									
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	X									
23. Licenses, franchises and other general intangibles	X									
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X									

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
25. Autos, Truck, Trailers and other vehicles and accessories.		1999 Plymouth Voyager with over 200,000 miles		\$183						
		1985 Fairmont Trailer in poor condition		\$3,000						
26. Boats, motors and accessories.	X									
27. Aircraft and accessories.	X									
28. Office equipment, furnishings, and supplies.	X									
29. Machinery, fixtures, equipment, and supplie used in business.	X									
30. Inventory	X									
31. Animals		2 dogs		\$0						
32. Crops-Growing or Harvested. Give particulars.	X									
33. Farming equipment and implements.	X									
34. Farm supplies, chemicals, and feed.	X									
35. Other personal property of any kind not already listed. Itemize.	X									
		(Parant also an Communic of Cale	Total	\$4,133.00						

Record # 616613 B6B (Official Form 6B) (12/07) Page 3 of 3

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

### **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with -Chase	735 ILCS 5/12-1001(b)	\$ 50	\$50
04. Household goods and furnishings.			
Household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans	735 ILCS 5/12-1001(b)	\$ 750	\$750
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
25. Autos, Truck, Trailers and			
1999 Plymouth Voyager with over 200,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$183
1985 Fairmont Trailer in poor condition	735 ILCS 5/12-1001(b)	\$ 3,000	\$3,000
31. Animals			
2 dogs	735 ILCS 5/12-1001(b)	\$ 0	\$0

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Terry Victor Tholl / Debtor

Record # 616613

Bankruptcy Docket #:

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Illinois Title Loans Bankruptcy Department 205 E. St. Charles Rd. Villa Park IL 60181 Acct #:			Dates:  Nature of Lien: Lien on Vehicle  Market Value: \$183.00  Intention: Reaffirm 524 (c)  *Description: 1999 Plymouth Voyager				\$600	\$600

(Report also on Summary of Schedules)

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\$600

\$600

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household

### Commitments to maintain the capital of insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other Debts Owed to Governmental Units

I Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main Document Page 15 of 52  $^{\star}$  Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy D	ocket#
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Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Anew Dental and Orthodintics  13242 S Rt 59 Suite 106 Plainfield IL 60585  Acct #:			Dates: Reason:				\$145
2	Armor Systems CO Attn: Bankruptcy Dept. 1700 Kiefer Dr Ste 1 Zion IL 60099 Acct #: 1002535332			Dates: 2010-2010 Reason: Medical Debt				\$78
3	AT T C/O WEST Asset Management 2703 W Highway 75 Sherman TX 75092 Acct #: 25156750			Dates: 2010-2010 Reason: Collecting for Creditor				\$36
4	AT T Mobility C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1036717426			Dates: 2012-2012 Reason: Collecting for Creditor				\$225

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	AT T Mobility C/O EOS CCA 700 Longwater Dr Norwell MA 02061 Acct #: 5426483			Dates: 2012-2012 Reason: Collecting for Creditor				\$321
6	AT T U-Verse C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1049040901			Dates: 2014-2014  Reason: Collecting for Creditor				\$448
7	Barclays BANK Delaware Attn: Bankruptcy Dept. 125 S West St Wilmington DE 19801 Acct #: NULL			Dates: 2007-2011 Reason: Credit Card or Credit Use				\$1,988

### Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Grundy County Clerk Bankruptcy Dept. PO Box 675 Morris IL 60450

Adler & Associates Bankruptcy Dept. 25 E. Washington St., #500

Chicago IL 60602

8	Capital ONE C/O Cavalry Portfolio SERV Po Box 27288 Tempe AZ 85285	Dates: Reason:	2013-2013 Collecting for Creditor		\$498
	Acct #: 18383391				
9	Capital One Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045	Dates: Reason:	2011-2011 Credit Card or Credit Use		\$0
	Acct #: NULL				

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# Document Page 18 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

**Terry Victor Tholl / Debtor** 

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
10 <u>Capital One</u> Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285			Dates: 2010-2011 Reason: Credit Card or Credit Use				\$0		
Acct #: NULL  11 Capital One Attn: Bankruptcy Dept. Po Box 85520			Dates: 2007-2011  Reason: Credit Card or Credit Use				\$1,480		
Richmond VA 23285  Acct #: NULL									
12 <u>Capital ONE AUTO Finan</u> Attn: Bankruptcy Dept. 3901 Dallas Pkwy Plano TX 75093			Dates: <b>2008-12-18</b> Reason:				\$9,552		
Acct #: 62062171650421001									
13 Chase BANK USA N.A. C/O Midland Funding 8875 Aero Dr Ste 200 San Diego CA 92123 Acct #: 8542662480			Dates: 2011-2011 Reason: Unknown Credit Extension				\$1,058		
14 <u>Dish Network</u> Attn: Bankruptcy Dept. Dept. 0063 Palatine IL 60055-0063 Acct #:			Dates: Reason: Utility Bills/Cellular Service				\$52		
15 ICE Mountain Spring Water C/O Caine & Weiner Po Box 5010 Woodland Hills CA 91365			Dates: 2011-2011 Reason: Collecting for Creditor				\$157		
Acct #: 5473109									
Attn: Bankruptcy Dept. Po Box 3292 Champaign IL 61826			Dates: 2010-2011 Reason: Medical Debt				\$121		
Acct #: 318551428372									

Record # 616613 B6F (Official Form 6F) (12/07)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Zip Code and Account Number (See Instructions Above)    Total				
963 129th Infantry Dr Suite 100 Joliet IL 60435 Acct #:  Dates: Reason:  Dates: Reason:  Medical/Dental Service  \$2	Name, Mailing Address Including  Code and Account Number  (See Instructions Above)	Date Claim Was Incurred and Consideration For Claim. f Claim is Subject to Setoff, So State	Unliquidated	Amount of Claim
Attn: Bankruptcy Department 150 W. High St. Morris IL 60450  Reason: Medical/Dental Service \$2	h Infantry Dr Suite 100			\$60
	nkruptcy Department Reas			\$279
19 Nationwide Credit  Penkruptor Department	ccy Department Reas			\$24,893
20 North Shore Agency Bankruptcy Department PO Box 9205 Old Bethpage NY 11804  Dates: Reason: Credit Extended to Debtor(s)	ccy Department Reas			\$34
Acct #:  21 Ocwen Loan Servicing Bankruptcy Department 12650 Ingenuity Dr. Orlando FL 32826  Acct #:  Dates: Reason: Mortgage Deficiency \$17,0	ccy Department Reas			\$17,032
22 Portfolio Recovery Associates Pankruptov Dopartment	ccy Department Reas			\$807
23 Van RU Credit Corporation  Poplerunter Department  Dates:	ccy Department Reas Wendler Dr., Bd B, 200			\$497
Acct #:				

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 59,761

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Terry Victor Tholl / Debtor	Bankruptcy Docket #:
	.ludae·

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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			Jocumeni	Page ZZ	<u>22</u> 01 52	
Fill in this ir	nformation to iden	tify your case:				
Debtor 1	Terry	Victor	Tholl			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
Case Numbe		r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS		Check if this is:	
(If known)					An amended filing	
					☐ A supplement showing post-petition	
					chapter 13 income as of the following	date:
Official F	orm B 6l				MM / DD / YYYY	

### **Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver		
	Occupation may Include student or homemaker, if it applies.	Employers name	Estes Express		
		Employers address	3901 West Broad	St	
			Richmond, VA 232	230	1
		How long employed there?	1 year		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a	•	, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w		\$3,581.46	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$3,581.46	\$0.00

 Official Form B 6I
 Record # 616613
 Schedule I: Your Income
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Case Number (if known) Document Victor Terry Debtor 1 First Name Middle Name Last Name

				For Debtor 1		ebtor 2 or iling spouse	
	Cop	y line 4 here	4. [	\$3,581.46		\$0.00	
5.	List all	payroll deductions:					
	5a. 1	ax, Medicare, and Social Security deductions	5a. _	\$784.77		\$0.00	
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. <b>\</b>	oluntary contributions for retirement plans	5c	\$0.00		\$0.00	
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. I	nsurance	5e.	\$198.03		\$0.00	
	5f. <b>[</b>	Domestic support obligations	5f.	\$0.00		\$0.00	
	5g. <b>l</b>	Jnion dues	5g.	\$0.00		\$0.00	
	5h. <b>C</b>	Other deductions. Specify: Life Insurance(D1), (D1),	5h.	\$58.46		\$0.00	
6.	Add the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,041.26		\$0.00	
7. 0	Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,540.20		\$0.00	
8. <b>I</b>	ist all	other income regularly received:	_			<u>'</u>	
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 400.00		\$ 0.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
	04	settlement, and property settlement.	0.4			***	
	8d.	Unemployment compensation	8d. 	\$0.00		\$0.00	
	8e.	Social Security	8e. —	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f. —	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		00.02	
	8h.	Other monthly income. Specify:	8h.			\$0.00	
0			_	\$0.00		\$0.00	
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$400.00		\$0.00	
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,940.20 +		\$0.00 =	\$2,940.20
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_				. ,
11.		e all other regular contributions to the expenses that you list in Schedule					
		de contributions from an unmarried partner, members of your household, yor friends or relatives.	our dependen	its, your roommates, and	1		
		ot include any amounts already included in lines 2-10 or amounts that are n	ot available t	o pay expenses listed in	Schedul	e ./	
	Spec				Conodan		11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			10 60 040 00
40		e that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	applies	·	12. <b>\$2,940.20</b>
13.		ou expect an increase or decrease within the year after you file this form	17				
	X						
	Ш	Yes. Explain:					

Fill in tl	his information to identify	your case:				
Debtor '	1 Terry	Victor	Tholl	Check if this is:		
	First Name	Middle Name	Last Name	An amende	•	
Debtor 2 (Spouse, if		Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United S	States Bankruptcy Court for the	:NORTHERN DISTRICT C	OF ILLINOIS		<del></del>	
	umber		_	MM / DD / `	YYYY	
(If knowr				A separate	filing for Debtor	2 because Debtor 2
<u>Officia</u>	l Form B 6J			☐ maintains a	separate house	hold.
Sche	dule J: Your E	xpenses				12/13
more space	ce is needed, attach anothe stion.	er sheet to this form. On t		h are equally responsible for supplyi pages, write your name and case num	_	
Part 1:	Describe Your Househo	Id				
	s a joint case?  No. Go to line 2.					
l =:	Yes. Does Debtor 2 live in a	a separate household?				
	X No.					
	Yes. Debtor 2 m	ust file a separate Schedu	e J.			
2. <b>Do</b>	you have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	not list Debtor 1 and otor 2.		this information for dent	Son		No
	not state the dependents'					X Yes
nan	nes.					X No
						Yes
						Yes
						X No
						Yes
						X No
						Yes
	your expenses include	X No				
	enses of people other that irself and your dependents	l Vaa				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
			less you are using this fo	rm as a supplement in a Chapter 13 o	case to report	
	as of a date after the bank cable date.	kruptcy is filed. If this is a	supplemental Schedule	J, check the box at the top of the form	m and fill in	
	xpenses paid for with non-	-cash government assista	nce if you know the value	e		
of such a	ssistance and have includ	ed it on Schedule I: Your	Income (Official Form B	61.)	Y	our expenses
4. The	e rental or home ownership	e expenses for your resid	ence. Include first mortga	ge payments and		
	rent for the ground or lot.				4.	\$555.00
	ot included in line 4:				4-	ድስ ስስ
4a.	Real estate taxes	or roptorio incursos			4a.	\$0.00 \$0.00
4b.	Property, homeowner's, of				4b. 4c.	\$50.00
4c. 4d.	Homeowner's association	air, and upkeep expenses or condominium dues			4c. 4d.	\$0.00
						7

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Victor Terry Case Number (if known) \_ Debtor 1

for 1 First Name Middle Name Leat Name	Case Number (if known)		
First Name Middle Name Last Name			Your expenses
Additional Mortgage payments for your residence, such as home	equity loans	5.	 \$0
Utilities:	-1-3		
6a. Electricity, heat, natural gas		6a.	\$250
6b. Water, sewer, garbage collection		6b.	\$0
6c. Telephone, cell phone, internet, satellite, and cable service		6c.	\$495
6d. Other. Specify:		6d.	\$
Food and housekeeping supplies		7.	\$400
Childcare and children's education costs		8.	\$0
Clothing, laundry, and dry cleaning		9.	\$90
Personal care products and services		10.	\$100
Medical and dental expenses		11.	\$75
Transportation. Include gas, maintenance, bus or train fare.		12.	\$475
Do not include car payments.			
Entertainment, clubs, recreation, newspapers, magazines, and bo	ooks	13.	\$50
Charitable contributions and religious donations		14.	\$0
. Insurance.			
Do not include insurance deducted from your pay or included in lines	s 4 or 20.		
15a. Life insurance		15a.	\$0
15b. Health insurance		15b.	\$C
15c. Vehicle insurance		15c.	<u></u> \$135
15d. Other insurance. Specify:		15d.	\$0
. Taxes. Do not include taxes deducted from your pay or included in li	nes 4 or 20.		
Specify:		16.	<b>\$</b> (
Installment or lease payments:			
17a. Car payments for Vehicle 1		17a.	\$200
17b. Car payments for Vehicle 2		17b.	\$0
17c. Other. Specify:		17c.	\$0
17d. Other. Specify:		17d.	\$0
Your payments of alimony, maintenance, and support that you did	d not report as deducted		
from your pay on line 5, Schedule I, Your Income (Official Form B	61).	18.	\$0
Other payments you make to support others who do not live with	you.		
Specify:		19.	\$0
Other real property expenses not included in lines 4 or 5 of this fo	orm or on Schedule I: Your Income.		
20a. Mortgages on other property		20a.	\$
20b. Real estate taxes		20b.	\$
20c. Property, homeowner's, or renter's insurance		20c.	\$ (
20d. Maintenance, repair, and upkeep expenses		20d.	\$
20e. Homeowner's association or condominium dues		20e.	\$ (

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Victor Terry Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$15.00 21. Other. Specify: \_\_\_Postage/Bank Fees (\$15.00), 21. \$2,890.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,940.20 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,890.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$50.20 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 616613 Schedule J: Your Expenses Page 3 of 3

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Terry Victor Tholl / Debtor

In re

Bankruptcy Docket #:

Judge:

#### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/13/2015 /s/ Terry Victor Tholl

**Terry Victor Tholl** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	7 IIVIOO141	- COUNCE	
	2015: \$19,836	employment	
	2014: \$29,296		
	2013: \$4,500		
X	Spouse		
	AMOUNT	SOURCE	

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### UNITED STATES BANKRUPTCY COURT MODILIEDM DISTRICT OF ILLIMOIS EXSTERM DIVISION

STATEMENT OF FINANCIAL AFFAIRS  102. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the tow years immediately proceding the commencement of this case. Give particulars, if a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  AMOUNT SOURCE  2015: \$400/m  Support Maintenance  AMOUNT SOURCE  33. PAYMENTS TO CREDITORS:  Complete a. or b. as appropriate, and c.  a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of good or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$60.00. Indicate with an asterisk (r) any payments by either or hook pouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of Amount Amount Amount Amount of Creditor Payments of a all property that constitutes or is affected by such transfer is less than \$5.580°. If the debtor is an individual, indicate with an asterisk (r) any payments that were made to a creditor on account of a formatic payment of an alternative repayment schedule under a plan by an approved normal payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5.580°. If the debtor is an individual, indicate with an asterisk (r) any payments that were made to a creditor on a plan the prepayment schedule under a plan by an approved nonorific budgeti	Tholl / Debtor		Bankruptcy [ Judge:	Jocket #.
22. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS.  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during he two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filled, state income for each spouse exparately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filled, intensity in the state of the property that constitutes or is affected by an expression of the property that constitutes or is property of the property that constitutes or is property of the property of the property of the pro			-	
State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during he two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse peraretely. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, miless the spouses are separated and a joint petition is not filed.)  AMOUNT SOURCE  2015: \$400/m  Support Maintenance  2014: \$400/m  2013: \$400/m  2013: \$400/m  2013: \$400/m  Source  AMOUNT SOURCE  2015: \$400/m  2016: \$400/m  2017: \$400/m  2018: \$400/m  2018: \$400/m  2019: \$4	S	TATEMENT OF FINAN	CIAL AFFAIRS	
the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse peraretey, (Maride debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, nless the spouses are separated and a joint petition is not filed.)  AMOUNT SOURCE  2015: \$400/m Support Maintenance  2014: \$400/m 2013: \$400/m 2013: \$400/m 2014: \$400/m 2015: \$400/m 2015: \$400/m 2016: \$400/m 2016: \$400/m 2016: \$400/m 2017: \$400/m 2018: \$400/m 2018: \$400/m 2018: \$400/m 2018: \$400/m 2018: \$400/m 2019:	OME OTHER THAN FROM EMPL	OYMENT OR OPERATION OF BUSINE	SS:	
O15: \$400/m O13: \$400/m O14: \$400/m O15: \$400/m O15: \$400/m O16: \$400/m O17: \$400/m O18: \$400/m O18: \$400/m O19: \$	years immediately preceding the co ely. (Married debtors filing under ch	ommencement of this case. Give particunapter 12 or chapter 13 must state incom	lars. If a joint petition is filed, state incom	e for each spouse
pouse  AMOUNT SOURCE  3. PAYMENTS TO CREDITORS:  tomplete a. or b. as appropriate, and c.  INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of good:  r services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate  allue of all property that constitutes or is affected by such transfer is not less than \$800.00. Include with an asterisk (") any payments that  rere made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an  pproved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payment  y either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address Dates of Amount Amo  of Creditor Payments Payments Paid Still C  DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within  0 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by  uch transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (") any payments that were made to a creditor on  count of a domestic support obligation or as part of an alternative repayment schedule under a plan by any proved nonprofit budgeting  and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or  oth spouses whether or on ta joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address Dates of Amount Paid or Value of Amount  Payment/Transfers Transfers Still C	AMOUNT	SOURCE		
AMOUNT SOURCE  3. PAYMENTS TO CREDITORS:  Complete a. or b. as appropriate, and c.  INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of good: or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate alue of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that ever made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments y either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of  Dates of  Amount  Amount  Amount  Paid  Still C  DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 0 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by uch transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on coount of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting not credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or oth spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of  Amount Paid or Value of  Amo	400/m	Support Maintenance		
3. PAYMENTS TO CREDITORS:  Complete a. or b. as appropriate, and c.  INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods reservices, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate alue of all property that constitutes or is affected by such transfer is not less than \$60.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments y either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of Amount Amount Still Constitutes or is affected by unch transfer is less than \$6,850°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on count of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or oth spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of Amount Paid or Value of Amount Payment/Transfers  Still Constitutes or is affected by the payment pa				
Individual Complete a. or b. as appropriate, and c.  Individual Corrections and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate alue of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments y either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  O attraction and a payments  O days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by uch transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on coount of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting not credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or oth spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of Amount Paid or Value of Amount Payment/Transfers  Still Corrections  Amount Paid or Value of Amount Payment/Transfers  Still Corrections  Amount Paid or Value of Amount Payment/Transfers  Still Corrections  Of Creditor Payment/Transfers  Transfers  Still Corrections	AMOUNT	SOURCE		
INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate alue of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that the property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that the property of the property of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments are separated and a joint petition is not filed.)  Name and Address Dates of Amount Amount Amount Office the payments Paid Still Constitutes of the case unless the aggregate value of all property that constitutes or is affected by unch transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on count of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or oth spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address Dates of Amount Paid or Value of Amount Payment/Transfers Still Constitutes or in the payment of the payment of Creditor Payment/Transfers Transfers Still Constitutes or in the payment of the payment of the payment of Creditor Payment/Transfers Transfers Still Constitutes or in the payment of the payment of Creditor Payment/Transfers Transfers Still Constitutes or in the payment of the payment of the payment of Creditor Payment/Transfers Transfers Still Constitutes or in the payment of the pay	MENTS TO CREDITORS:			
r services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate alue of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that vere made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an proved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments y either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of  Amount  Amount  Amount  Payments  DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 0 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by uch transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on count of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting not credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or oth spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of  Amount Paid or Value of	e a. or b. as appropriate, and c.			
of Creditor  Payments  Paid  Still C  DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 10 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or noth spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filled.)  Name and Address  Dates of Amount Paid or Value of Amount Paid or Value of Payment/Transfers Still C	ces, and other debts to any creditor all property that constitutes or is a ade to a creditor on account of a do d nonprofit budgeting and creditor	r made within 90 days immediately proce ffected by such transfer is not less than pmestic support obligation or as part of a counseling agency. (Married debtors fili	eding the commencement of this case if \$600.00. Indicate with an asterisk (*) an n alternative repayment schedule under ng under chapter 12 or chapter 13 must i	the aggregate y payments that a plan by an nclude payments
Odays immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)  Name and Address  Dates of  Payment/Transfers  Transfers  Still C				Amount Still Owing
. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of	immediately preceding the commenser is less than \$5,850*. If the defence of a domestic support obligation of dit counseling agency. (Married defences whether or not a joint petition)  Name and Address	encement of the case unless the aggregate botor is an individual, indicate with an ast of as part of an alternative repayment sch botors filing under chapter 12 or chapter 1 on is filed, unless the spouses are separated	ate value of all property that constitutes o erisk (*) any payments that were made to edule under a plan by an approved nonp 3 must include payments and other trans ted and a joint petition is not filed.)  Amount Paid or Value of	r is affected by o a creditor on rofit budgeting
reditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses				

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Transfers

Still Owing

of Payments

Relationship to Debtor

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		Judge:					
STATEMENT OF FINANCIAL AFFAIRS							
4. SUITS AND ADMINISTRATIVE P	ROCEEDINGS, EXECUTIONS, GARNISH	MENTS AND ATTACHMENTS:					
pankruptcy case. (Married debtors fil	•	ty within 1 (one) year immediately preceding to clude information concerning either or both sp on is not filed.)	•				
CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AGENCY AND LOCATION	STATUS OF DISPOSITION				
Barclays Bank Delaware v Ferry V Tholl 12SC201	Contract	Grundy County Circuit Court	Closed				
Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property					
Name and Address of Person	Date	Description					
		•					
for Whose Benefit Property was Seized  95. REPOSSESSION, FORECLOSU	of Seizure RES AND RETURNS:	and Value of Property					
for Whose Benefit Property was Seized  95. REPOSSESSION, FORECLOSU ist all property that has been reposs eturned to the seller, within one year	of Seizure  RES AND RETURNS: essed by a creditor, sold at a foreclosure so immediately preceding the commencement concerning property of either or both spouse	and Value	apter 12 or				
for Whose Benefit Property was Seized  95. REPOSSESSION, FORECLOSU  ist all property that has been reposs eturned to the seller, within one year chapter 13 must include information of	of Seizure  RES AND RETURNS: essed by a creditor, sold at a foreclosure so immediately preceding the commencement concerning property of either or both spouse	and Value of Property  ale, transferred through a deed in lieu of forecut of this case. (Married debtors filing under ch	apter 12 or				
for Whose Benefit Property was Seized  95. REPOSSESSION, FORECLOSU  ist all property that has been reposs eturned to the seller, within one year chapter 13 must include information of the separated and a joint petition is n  Name and Address of Creditor	of Seizure  RES AND RETURNS:  essed by a creditor, sold at a foreclosure sale immediately preceding the commencement concerning property of either or both spouse of filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return	and Value of Property  ale, transferred through a deed in lieu of forect t of this case. (Married debtors filing under ches whether or not a joint petition is filed, unles)  Description and	apter 12 or				
for Whose Benefit Property was Seized  95. REPOSSESSION, FORECLOSU  ist all property that has been reposs eturned to the seller, within one year chapter 13 must include information of are separated and a joint petition is n  Name and Address of Creditor or Seller  16. ASSIGNMENTS AND RECEIVER  17. Describe any assignment of proper icase. (Married debtors filing under ch	of Seizure  RES AND RETURNS:  essed by a creditor, sold at a foreclosure sate immediately preceding the commencement concerning property of either or both spouse of filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  RSHIPS:	and Value of Property  ale, transferred through a deed in lieu of forect at of this case. (Married debtors filing under ches whether or not a joint petition is filed, unless  Description and Value of Property  20 days immediately preceding the commences ignment by either or both spouses whether or	ement of this				
for Whose Benefit Property was Seized  5. REPOSSESSION, FORECLOSU ist all property that has been reposs eturned to the seller, within one year chapter 13 must include information of the separated and a joint petition is n  Name and Address of Creditor or Seller  6. ASSIGNMENTS AND RECEIVER 1. Describe any assignment of proper tase. (Married debtors filing under ch	of Seizure  RES AND RETURNS:  essed by a creditor, sold at a foreclosure sate immediately preceding the commencement concerning property of either or both spouse of filed.)  Date of Repossession, Foreclosure Sale, Transfer or Return  RSHIPS:  rty for the benefit of creditors made within 1 lapter 12 or chapter 13 must include any as	and Value of Property  ale, transferred through a deed in lieu of forect at of this case. (Married debtors filing under ches whether or not a joint petition is filed, unless  Description and Value of Property  20 days immediately preceding the commences ignment by either or both spouses whether or	ement of this				



the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Address of Court Case of and Value of Custodian Title & Number Order Property				Description and Value of Property
---	--	--	--	---

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE	
Y	
^	

#### 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



#### 08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Of Payee Other Than Debtor Value of Property

Payment/Value:

Geraci Law, LLC

55 E Monroe St Suite #3400

Chicago, IL 60603

Payment/Value:
\$1,065.00

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and<br/>Address<br/>of PayeeDate of Payment,<br/>Name of Payer if<br/>Other Than DebtorAmount of Money or description<br/>and<br/>Value of PropertyHananwill Credit Counseling,2014\$29.00

115 N. Cross St., Robinson, IL 62454



#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred Transferee, Relationship . and to Debtor Date Value Received

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# Document Page 32 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
0b. List all property transferred by thrust or similar device of which the de	ne debtor within ten (10) years immediately precebtor is a beneficiary.	eding the commencement of this of	case to a self-settled	
Name of	Date(s)	Amount and Date		
Trust or other Device	of Transfer(a)	of Sale or		
other Device	Transfer(s)	Closing		
11. CLOSED FINANCIAL ACCOUNT	 S:			
ertificates of deposit, or other instrur	diately preceding the commencement of this case ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses of filed.)  Type of Account, Last Four Digits of	, credit unions, pension funds, co- under chapter 12 or chapter 13 r	operatives, nust include	
Address of Institution	Account Number, and Amount of Final Balance	Date of Sale or Closing		
	401K	2010; \$7,000		
mmediately preceding the commenc	depository in which the debtor has or had secur ement of this case. (Married debtors filing under	chapter 12 or chapter 13 must in	clude boxes or	
·	s whether or not a joint petition is filed, unless the		•	
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any	
3. SETOFFS:				
ist all setoffs made by any creditor, his case. (Married debtors filing unde	including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informa ses are separated and a joint petition is not filed.	tion concerning either or both spo		
ist all setoffs made by any creditor, his case. (Married debtors filing unde	er chapter 12 or chapter 13 must include informa	tion concerning either or both spo		
List all setoffs made by any creditor, his case. (Married debtors filing under point petition is filed, unless the spous Name and Address of Creditor	er chapter 12 or chapter 13 must include informa ses are separated and a joint petition is not filed. Date of Setoff	tion concerning either or both spo Amount		
his case. (Married debtors filing under petition is filed, unless the spous Name and Address of Creditor	er chapter 12 or chapter 13 must include informa ses are separated and a joint petition is not filed. Date of Setoff	tion concerning either or both spo Amount		
List all setoffs made by any creditor, this case. (Married debtors filing under point petition is filed, unless the spous Name and Address of Creditor	er chapter 12 or chapter 13 must include informaties are separated and a joint petition is not filed.  Date of Setoff  R ANOTHER PERSON:	tion concerning either or both spo Amount		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Victor Tholl / Debtor		Bankruptcy Docket #:		
		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
15. PRIOR ADDRESS OF DEBTOR(S):				
		ement of this case, list all premises which the debtor occupied petition is filed, report also any separate address of either		
	Name	Dates of		
Address	Used	Occupancy		
6917 Cottie Dr Joliet IL 60435	Same	2008		
Louisiana, Nevada, New Mexico, Puerto Rico	, Texas, Washington, or Wisconsir	or territory (including Alaska, Arizona, California, Idaho, a) within eight (8) years immediately preceding the y former spouse who resides or resided with the debtor in the		

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ctor Tholl / Debtor Bankruptcy Docket #:  Judge:			y Docket #.	
ST	TATEMENT OF FINAN	NCIAL AFFAIRS		
7c. List all judicial or administrative proceed ebtor is or was a party. Indicate the name a umber.		- · · · · · · · · · · · · · · · · · · ·		
Name and Address of Governmental Unit	Docket Number	Status of Disposition		
8 NATURE, LOCATION AND NAME OF BU	JSINESS			
. If the debtor is an individual, list the names nding dates of all businesses in which the d artnership, sole proprietor, or was self-empl nmediately preceding the commencement of ithin six (6) years immediately preceding the	debtor was an officer, director, partne loyed in a trade, profession, or other of this case, or in which the debtor ow	r, or managing executive of a corporation activity either full- or part-time within six	on, partner in a (6) years	
the debtor is a partnership, list the names, ates of all businesses in which the debtor winnediately preceding the commencement of	vas a partner or owned 5 percent or m			
the debtor is a corporation, list the names, ates of all businesses in which the debtor wannediately preceding the commencement of	as a partner or owned 5 percent or n			
Name & Last Four Digits of Soc. Sec. No./Complete EIN or	:	Nature of	Beginning and	
Other TaxPayer I.D. No.	Address	Business	Ending Dates	
Identify any business listed in subdivision	a above that is "single asset real o	etato" as defined in 11 USC 101		
. Identify any business listed in subdivision	a., above, that is single asset real c	state as defined in 11 000 101.		
Name	Address			
he following questions are to be completed een, within six years immediately preceding r owner of more than 5 percent of the voting	by every debtor that is a corporation the commencement of this case, and or equity securities of a corporation;	y of the following: an officer, director, m; a partner, other than a limited partner,	nanaging executive,	
the following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, proceeding the completithin six years immediately preceding the completion of the compl	by every debtor that is a corporation the commencement of this case, and or equity securities of a corporation profession, or other activity, either full the this portion of the statement only if	y of the following: an officer, director, m; a partner, other than a limited partner, - or part-time.  f the debtor is or has been in business, a	nanaging executive, of a partnership, a as defined above,	
the following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, post (An individual or joint debtor should comple within six years immediately preceding the coordinately to the signature page.)	by every debtor that is a corporation of the commencement of this case, and gor equity securities of a corporation; profession, or other activity, either full that this portion of the statement only it ommencement of this case. A debtor	y of the following: an officer, director, m; a partner, other than a limited partner, - or part-time.  f the debtor is or has been in business, a	nanaging executive, of a partnership, a as defined above,	
Name  The following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, possible proprietor, possible proprietor, possible proprietor,	by every debtor that is a corporation of the commencement of this case, and gor equity securities of a corporation; profession, or other activity, either full that this portion of the statement only if commencement of this case. A debtor STATEMENTS:	y of the following: an officer, director, m; a partner, other than a limited partner, - or part-time.  f the debtor is or has been in business, a who has not been in business within the	nanaging executive, of a partnership, a as defined above, ose six years should	

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In re

/ictor Tholl / Debtor		Bankruptcy Docket #: Judge:
	STATEMENT OF FINAN	•
	OTATEMENT OF THAT	IOIALAITAINO
	no within two (2) years immediately preceding the a financial statement of the debtor.	e filing of this bankruptcy case have audited the books of
Name	Address	Dates Services Rendered
	o at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	reditors and other parties, including mercantile of years immediately preceding the commencement	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
ist the dates of the last two inven ollar amount and basis of each ir Date of Inventory		Dollar Amount of Inventory (specify cost, market of other basis)
	e person having possession of the records of each of the records of each of the records of each of the records	ach of the inventories reported in a., above.
	ICERS, DIRECTORS AND SHAREHOLDERS:	
ı. If the debtor is a partnership, lis Name and Address	t nature and percentage of interest of each mer Nature of Interest	nber of the partnership.  Percentage of Interest
	list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,

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# Document Page 36 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r

Name of

Pension Fund

		Judge:		
STATEMENT OF FINANCIAL AFFAIRS				
2. FORMER PARTNERS, OFFICERS, D	DIDECTORS AND SHADEHOLDERS.			
the debtor is a partnership, list the natur		t of each member of the partnership.		
Name	Address	Date of Withdrawal		
2b. If the debtor is a corporation, list all commediately preceding the commencemer  Name  and Address	•	with the corporation terminated within on  Date of  Termination	e (1) year	
the debtor is a partnership or corporation orm, bonuses, loans, stock redemptions, commencement of this case.  Name and Address of Recipient, Relationship to Debtor				
Deptol				
4. TAX CONSOLIDATION GROUP:  The debtor is a corporation, list the name ax purposes of which the debtor has been	, ,	, ,	• .	
4. TAX CONSOLIDATION GROUP: the debtor is a corporation, list the name	, ,	, ,	• .	

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TaxPayer Identification Number (EIN)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/13/2015 /s/ Terry Victor Tholl

Terry Victor Tholl

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor

Bankruptcy Docket #:

Judge:

### **DEBTOR'S STATEMENT OF INTENTION**

	erty of the estate. (Part A must be fully comploerty of the estate. Attach additional pages if					
Property No. 1						
Creditor's Name: Illinois Title Loans Bankruptcy Department 205 E. St. Charles Rd. Villa Park IL 60181	Describe Property Securing Debt: 1999 Plymouth Voyager					
Property will be (check one):						
□Surrendered ■R	etained					
If retaining the property, I intend to (check at least on ☐Redeem the property  ■Reaffirm the debt  ☐Other. Explain  Property is (check one):  ■Claimed as exempt	(for example, avoid lien using □Not claimed as exempt	110 U.S.C. § 522(f)).				
completed for each unexpired lease. At	nexpired leases. (All three columns of Part E tach additional pages if necessary.)	3 must be				
Property No. Lessor's Name:	Describe Property Securing Debt:	Lease will be				
None	Describe Froperty Securing Debt.	assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No				

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 06/13/2015 /s/ Terry Victor Tholl

Terry Victor Tholl

X Date & Sign

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# Document Page 39 of 52 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor	Bankruptcy Docket #:				
	Judge:				

DISCLOSURE OF	<b>COMPENSATION OF ATTORNEY FOR DEBTOR - 20</b>	16B
that compensation paid to me within one	d Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nate year before the filing of the petition in bankruptcy, or agreed to be paid the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised by	y the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to p	ay and I have agreed to accept	\$2,495.00
Prior to the filing of this Statement, Debt	or(s) has paid and I have received	\$1,065.00
The Filing Fee has been paid.	Balance Due	\$1,430.00
2. The source of the compensation paid to	o me was:	
Debtor(s) Other: (s)	pecify)	
<ol> <li>The source of compensation to be paid</li> </ol>	to me on the unpaid balance, if any, remaining is:	
Debtor(s) Other:		
<del></del>	transfer, assignment or pledge of property from the debtor(s) except the	following for the
•	reed to share with any other entity, other than with members of the undersigned's law aid without the client's consent, except as follows: <b>None.</b>	
5. The Service rendered or to be rendere	ed include the following:	
• •	rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C.  (b) Preparation and filing of the petition, so	hedules, statement of affairs and other documents required by the court.	
(c) Representation of the client at the <b>first</b> (d) Advice as required.	• • •	
	pove-disclosed fee does not include the following service: neeting or court dates, amendments to schedules, adversary complaints	or conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement of for payment to me for representation of the debtor(s) in this bankruptcy	
	Respectfully Submitted,	
Date: 06/13/2015	/s/ Brent Lee Ingram	
	Brent Lee Ingram GERACI LAW L.L.C. 55 F. Monroe Street #3400	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 616613 Page 1 of 1 B6F (Official Form 6F) (12/07)

Geraci Law L

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Date: 5/19/2014

Consultation Attorney: Blage 40 of 52

Record #: 616-613



## **Chapter 7 Retainer Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$306, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues, or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

holl(Debtor) (Joint Debtor) prney for the Debtor(s), Representing Geraci Law L.C.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor	Bankruptcy Docket #:
	.ludae·

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/13/2015 /s/ Terry Victor Tholl

**Terry Victor Tholl** 

X Date & Sign

Record # 616613 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Terry Victor

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 06/13/2015	/s/ Terry Victor Tholl				
	Terry Victor Tholl				
Dated: 06/13/2015	/s/ Brent Lee Ingram				
	Attorney: Brent Lee Ingram				

Form B 201A. Notice to Consumer Debtor(s) Record # 616613 Page 2 of 2 Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main Document Page 44 of 52

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

**Terry Victor Tholl** 

### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**Terry Victor Tholl** 

Dated: 6/13/2015

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

## << Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

#### **Brent Lee Ingram**

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated: 06 / 13 /201

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code. specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

Toectare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Terry Victor Tholl / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.  4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Active military duty in a military combat zone.	
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	_
Dated: 6 / 13 /2015  Terry Victor Tholl  X Date & Sign	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Terry Victor Tholl / Debtor

Bankruptcy Docket #:

Judge:

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 6 / 13 /2015

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C.
Sections 152 and 3571

# DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

# DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Terry Victor Tholl / Debtor** 

Bankruptcy Docket #:

Judge:

## STATEMENT OF FINANCIAL AFFAIRS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 6 / 13 /2015

Terry Victor Tholi

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

re	ERN DISTRICT OF ILLINOIS EASTERN D	
erry Victor Tholl / Debtor		Bankruptcy Docket #: Judge:
-52	DEBTOR'S STATEMENT OF INTENTION	
ART A - Debts secured by prop hich is secured by property of	erty of the estate. (Part A must be fully comple the estate. Attach additional pages if necessa	ted for EACH debt
Property No.	Describe Property Securing Debt:	
reditor's Name: lone	Describe Property Securing Debt.	
Property will be (check one):		
□Surrendered	□Retained	
f retaining the property, I intend to (che	ck at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid lier	n using 110 U.S.C. § 522(f)).
Property is (check one):		
☐Claimed as exempt	□Not claimed as exempt	
PART B - Personal property sul completed for each unexpired I	oject to unexpired leases. (All three columns of ease. Attach additional pages if necessary.)	
Lessor's Name:	Describe Property Securing Debt:	_ease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
None		

# DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or sankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 6 / 3 /2015

Terry Victor Tholl

X Date & Sign

Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main Document Page 50 of 52

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

**Terry Victor Tholl / Debtor** 

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

EDECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 6/1/3/2015

Terry Victor Tholl

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

# Case 15-20875 Doc 1 Filed 06/16/15 Entered 06/16/15 14:32:25 Desc Main Document Page 51 of 52

Deb	tor 1	Terry	Victor	Tholi		Case I	Number (if kno	wn) _				
		First Name	Middle Name	Last Name		20000000000000000000000000000000000000	<u>.</u>	1809470		Application		*
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-			crime, a crime against humanity, or internat ary, list other sources on a separate page a		10c.							***************************************
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-	10b		<u></u>			<u>\$</u>	0.00		\$0.00			
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Form B 201A, Notice to Consumer Debtor(s)

In re Terry Victor Tholl / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee. \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 6/13/2015

ierry victor i noli

X Date & Sign

Dated: 06/13/2015

Attorney: Brent Lee Ingram